

Information to identify the case:

Debtor 1	<u>David Matthew Wetzel</u>	Social Security number or ITIN	xxx-xx-9319
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-23732-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

David Matthew Wetzel

2/13/23

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
David Matthew Wetzel
Debtor

Case No. 17-23732-GLT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 13, 2023

User: auto
Form ID: 318JO1

Page 1 of 4
Total Noticed: 57

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 15, 2023:

Recip ID	Recipient Name and Address
db	+ David Matthew Wetzel, 796 Baird Avenue, Washington, PA 15301-5408
cr	+ Ally Financial, Tucker Arensberg, P.C., c/o Brett A. Solomon, Esquire, 1500 One PPG Place, Pittsburgh, Pa 15222-5413
r	+ Brenda Deems, Berkshire Hathaway Homeservices, 207 Rex Road, Washington, PA 15301-8709
sp	+ Brittani R Hassen, Kontos Mengine Law Group, 603 Stanwix Street, Suite 1228 Pittsburgh, PA 15222
cr	+ Commonwealth of Pennsylvania, Department of Revenue, Bureau of Compliance, Department 280948, Harrisburg, PA 17128-0948
sp	+ Joseph V. Luvara, Luvara Law Group, LLC, 1822 Worcester Drive, pittsburgh, PA 15243-1538
cr	+ Office of Attorney General Department of Revenue, Robert C. Edmundson, 564 Forbes Avenue, Pittsburgh, PA 15219-2908
cr	+ United States of America Department of the Treasur, c/oOffice of U.S. Atty for W.D. of PA, U.S. Post Office & Courthouse, 700 Grant Street, Suite 4000, Pittsburgh, PA 15219 U.S.A. 15219-1956
14715757	+ Ally Payment Processing Center, PO Box 9001925, Louisville, KY 40290-1925
14851353	+ Ambulance & Chair Service, 75 Braden Street, Washington, PA 15301-4087
15102852	+ Carol E. Momjian, Esquire, Comm. of PA Dept of Revenue, Bureau of Compliance, P O Box 280946, Harrisburg, PA 17128-0946
14715758	+ Chadron S. Cline - IRS, 1100 Main Street, Wheeling, WV 26003-2737
14863862	+ Collection Service Center, Inc., 839 5th Avenue, P.O. Box 560, New Kensington, PA 15068-0560
14863052	+ Crossroads Eye Care Associates, 4160 Washington Road #3, McMurray, PA 15317-2533
14694525	+ Ditech Financial LLC, aka Citifinancial Servicing LLC, 3000 Bayport Drive, Suite 880, Tampa, FL 33607-8409
14863053	+ Greater Washington Radiology, 155 Wilson Avenue, Washington, PA 15301-3336
14715761	+ Harley Davidson Credit Corp., Dept. 15128, Palatine, IL 60055-5129
14694526	+ Internal Revenue Service, 1100 Main Street, The Horne Bldg, Ste. 103, Wheeling, WV 26003-2737
14715764	+ Jeffrey Pinkerton - IRS, Attn: Levy/Legal, Washington, PA 15301
14863054	+ MedExpress Billing, Attn #7964C, PO Box 14000, Belfast, ME 04915-4033
14715766	+ Pennsylvania American Water, PO Box 371412, Pittsburgh, PA 15250-7412
14694528	+ Phelan Hallihan Diamond & Jones LLP, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
14863055	+ Pittsburgh Oculoplastic Assocs., Ltd, 3471 Fifth Ave., Suite 11115, Pittsburgh, PA 15213-3215
14863056	+ Quest Diagnostics Venture, LLC, PO Box 740717, Cincinnati, OH 45274-0717
14715769	+ Sean Grimm - PA Dept. of Revenue, 4th and Walnut Street, Harrisburg, PA 17128-0001
14715771	+ US Attorney's Office, Western District of Pennsylvania, Pittsburgh, PA 15219
14863058	+ WHS Lakeside Primary Care, 1001 Waterdam Plaza Drive, Canonsburg, PA 15317-2466
14694530	+ Washington County Tax Claim Bureau, 100 W Beau Street, Room 205, Washington, PA 15301-4483
14851356	+ Washington Health System, Cardiovascular Care - Washington, PO Box 855, Washington, PA 15301-0855
14851354	+ Washington Health System, Lakeside Primary Care, PO Box 855, Washington, PA 15301-0855
14851355	+ Washington Health System, Orthopedics & Sports Medicine, PO Box 855, Washington, PA 15301-0855
14774773	+ Washington-East Washington Joint Authority, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020

TOTAL: 32

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Feb 14 2023 04:39:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA

District/off: 0315-2

User: auto

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Date Rcvd: Feb 13, 2023

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Case Number	From	Date/Time	To
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 13 2023 23:43:00	17128-0946 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Feb 14 2023 04:39:00	Ally Financial, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	^ MEBN	Feb 13 2023 23:38:39	UPMC Health Services, c/o DCM Services/Bankruptcy, PO Box 1123, Minneapolis, MN 55440-1123
cr	^ MEBN	Feb 13 2023 23:38:36	UPMC Physician Services, c/o DCM Services/Bankruptcy, PO Box 1123, Minneapolis, MN 55440-1123
cr	+ EDI: WFFC2	Feb 14 2023 04:39:00	Wells Fargo Bank, N.A. DbA Wells Fargo Dealer Serv, PO Box 19657, Irvine, CA 92623-9657
14715756	EDI: GMACFS.COM	Feb 14 2023 04:39:00	ALLY, PO Box 360902, Bloomington, MN 55438-0902
14753082	EDI: ATLASACQU	Feb 14 2023 04:39:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
14716509	EDI: GMACFS.COM	Feb 14 2023 04:39:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14879622	Email/PDF: resurgentbknofications@resurgent.com	Feb 13 2023 23:44:14	CVI SGP-CO Acquisition Trust C/O Resurgent Capital, P.O. Box 10675, Greenville, SC 29603-0675
14779691	EDI: DIRECTV.COM	Feb 14 2023 04:39:00	Directv, LLC, by American InfoSource LP as agent, PO Box 5008, Carol Stream, IL 60197-5008
14710127	+ Email/Text: HarleyDavidsonBKNotices@nationalbankruptcy.com	Feb 13 2023 23:43:00	Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
14715763	EDI: IRS.COM	Feb 14 2023 04:39:00	Internal Revenue Service, POB 7346, Philadelphia, PA 19101-7346
14694527	EDI: WFNNB.COM	Feb 14 2023 04:39:00	Peir 1 Imports, PO Box 659617, San Antonio, TX 78265-9617
14701348	EDI: PENNDEPTREV	Feb 14 2023 04:39:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14701348	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 13 2023 23:43:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14694529	^ MEBN	Feb 13 2023 23:38:32	UPMC Health Services, PO Box 371472, Pittsburgh, OR 15250-7472
14863057	^ MEBN	Feb 13 2023 23:38:32	UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472
14874737	^ MEBN	Feb 13 2023 23:38:39	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
14875325	^ MEBN	Feb 13 2023 23:38:36	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
14749338	EDI: AIS.COM	Feb 14 2023 04:39:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14762979	+ Email/Text: BKBCNMAIL@carringtonms.com	Feb 13 2023 23:43:00	WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE,, CARRINGTON MORTGAGE SERVICES, LLC, 1600 SOUTH DOUGLASS ROAD, ANAHEIM, CA 92806-5948
14713865	EDI: WFFC2		

District/off: 0315-2

User: auto

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		Feb 14 2023 04:39:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se, P.O. BOX 19657, IRVINE, CA 92623-9657
14715773	EDI: WFFC.COM		
		Feb 14 2023 04:39:00	Wells Fargo Dealer Services, PO Box 17900, Denver, CO 802170900
14715775	Email/Text: bankruptcy@firstenergycorp.com		
		Feb 13 2023 23:43:00	West Penn Power, 2800 Pottsville Pike, PO Box 16001, Reading, PA 19612-6001
14715774	Email/Text: bankruptcy@firstenergycorp.com		
		Feb 13 2023 23:43:00	West Penn Power, PO Box 3687, Akron, OH 44309-3687
14769805	+ Email/Text: bankruptcy@firstenergycorp.com		
		Feb 13 2023 23:43:00	West Penn Power, 5001 NASA Blvd, Fairmont WV 26554-8248

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Harley-Davidson Credit Corp
cr		Wilmington Savings Fund Society, FSB, As Trustee,
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*P++	ATLAS ACQUISITIONS LCC, 492C CEDAR LANE SUITE 442, TEANECK NJ 07666-1713, address filed with court., Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
cr	*+	Washington-East Washington Joint Authority, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
14780774	*P++	ATLAS ACQUISITIONS LCC, 492C CEDAR LANE SUITE 442, TEANECK NJ 07666-1713, address filed with court., Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
14715760	*+	Ditech Financial LLC, aka Citifinancial Servicing LLC, 3000 Bayport Drive, Suite 880, Tampa, FL 33607-8409
14715762	*+	Internal Revenue Service, 1100 Main Street, The Horne Bldg, Ste. 103, Wheeling, WV 26003-2737
14715765	*	Peir 1 Imports, PO Box 659617, San Antonio, TX 78265-9617
14715767	*	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14715768	*+	Phelan Hallihan Diamond & Jones LLP, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
14715770	*	UPMC Health Services, PO Box 371472, Pittsburgh, OR 15250-7472
14715772	*+	Washington County Tax Claim Bureau, 100 W Beau Street, Room 205, Washington, PA 15301-4483
14715759	##	Comcast, PO Box 3001, Southeastern, PA 19398-3001
14731941	##+	Pennsylvania American Water Company, PO Box 578, Alton, IL 62002-0578

TOTAL: 2 Undeliverable, 11 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 15, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 13, 2023 at the address(es) listed below:

Name	Email Address
Anthony T. Kovalchick	on behalf of Creditor Office of Attorney General Department of Revenue akovalchick@attorneygeneral.gov

District/off: 0315-2

User: auto

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Brett A. Solomon
on behalf of Creditor Ally Financial brett@solomon-legal.com

Brian Nicholas
on behalf of Creditor Harley-Davidson Credit Corp bnicholas@kmlawgroup.com

Carol Momjian
on behalf of Creditor Commonwealth of Pennsylvania Department of Revenue cmomjian@attorneygeneral.gov

James R. Wood
on behalf of Creditor Washington-East Washington Joint Authority jwood@portnoffonline.com jwood@ecf.inforuptcy.com

Jeffrey Sikirica
sikiricalaw@zoominternet.net

Jeffrey J. Sikirica
on behalf of Debtor David Matthew Wetzel jjspaesq@gmail.com TrusteeSikirica@zoominternet.net

Jill Locnikar
on behalf of Creditor United States of America Department of the Treasury Internal Revenue Service jill.locnikar@usdoj.gov,
patricia.fitzgerald@usdoj.gov;caseview.ecf@usdoj.gov;kassi.horton@usdoj.gov

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on behalf of Creditor Wilmington Savings Fund Society FSB, As Trustee, et. al. jodi.hause@phelanhallinan.com,
pawb@fedphe.com

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Josph Luvara
on behalf of Plaintiff David Matthew Wetzel joeluvara@luvaralawgroup.com

Mario J. Hanyon
on behalf of Creditor Wilmington Savings Fund Society FSB, As Trustee, et. al. wbecf@brockandscott.com,
mario.hanyon@brockandscott.com

Office of the United States Trustee
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Pamela J. Wilson
on behalf of Trustee Pamela Wilson pwilson@pjwlaw.net pwilson@ecf.axosfs.com

Stephen John Taczak, Tacza
on behalf of Defendant Jeffrey Pinkerton steve@taczaklaw.com

Thomas Song
on behalf of Creditor Wilmington Savings Fund Society FSB, As Trustee, et. al. pawb@fedphe.com

Thomas A. Lonich
on behalf of Defendant Laurie Pinkerton talonich@earthlink.net

William E. Craig
on behalf of Creditor Wells Fargo Bank N.A. Dbw Wells Fargo Dealer Services ecmail@mortoncraig.com,
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 20